

Form 131

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Roxanne M. Smith**  
Debtor(s)

Bankruptcy Case No.: 23-10483-JAD

Chapter: 7  
Docket No.: 13 - 12

**CERTIFICATION**

The undersigned Clerk of the above-entitled Court certifies that:

The above-captioned case was filed on **September 19, 2023** without all documentation necessary to complete the filing. The Clerk notified the Debtor(s)' attorney, or Debtors(s) if not represented by an attorney, that the deadline for filing the required schedules, statements and/or other documents was **10/31/2023** and failure to meet that deadline would result in the dismissal of the case.

As of **November 2, 2023**, the above deadline has passed and some or all of the required documents have not been filed with the Clerk.

Michael R. Rhodes  
Clerk

**ORDER**

**IT IS HEREBY ORDERED** that the above-captioned case is **DISMISSED WITHOUT PREJUDICE**, based on the foregoing *Certification* and pursuant to *Fed.R.Bankr.P. 1007* and *Amended General Order #1991-1* of the Court.

Creditor collection remedies are **REINSTATED** pursuant to *11 U.S.C. §349*, and creditors are directed to *11 U.S.C. §108(c)* for time limits on filing a lawsuit to collect; generally, a creditor's lawsuit must be filed by the later of (1) the time deadline prescribed by state law, or (2) thirty days after date of this *Order*.

Debtor(s) remain legally liable for all of their debts as if the bankruptcy *Petition* had not been filed.

Dated: November 2, 2023

cm: All Creditors and All Parties In Interest

Jeffery A. Deller  
United States Bankruptcy Judge

In re:  
Roxanne M. Smith  
Debtor

Case No. 23-10483-JAD  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Nov 02, 2023

Form ID: 131

Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 04, 2023:**

Recip ID	Recipient Name and Address
db	+ Roxanne M. Smith, 3190 Kinter Hill Road, Edinboro, PA 16412-1943
15638629	+ Northwest Bank, Po Box 1793, Warren, PA 16365-6793

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QJBSPERO.COM	Nov 03 2023 03:48:00	Joseph B. Spero, 3213 West 26th Street, Erie, PA 16506-2507
smg	EDI: PENNDEPTREV	Nov 03 2023 03:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 02 2023 23:52:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 03 2023 03:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 02 2023 23:52:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
15638607	+ EDI: CITICORP.COM	Nov 03 2023 03:48:00	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
15638608	+ EDI: CITICORP.COM	Nov 03 2023 03:48:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15638612	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 03 2023 00:17:52	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
15638609	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 03 2023 00:03:45	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15638615	^ MEBN	Nov 02 2023 23:44:52	Lakeview Loan Servicing, c/o KML Law Group, 701 Market St., Suite 5000, Philadelphia, PA 19106-1541
15638616	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Nov 02 2023 23:52:00	LoanCare LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15638617	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Nov 02 2023 23:52:00	LoanCare LLC, Attn: Bankruptcy/Consumer Solution Dept, P.O. Box 8068, Virginia Beach, VA 23450-8068

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15638618	Email/PDF: resurgentbknofications@resurgent.com	Nov 03 2023 00:17:42	Lvnv Funding/Resurgent Capital, C/o Resurgent Capital Services, Greenville, SC 29602
15638619	+ Email/PDF: resurgentbknofications@resurgent.com	Nov 03 2023 00:17:42	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15638624	Email/Text: EBN@Mohela.com	Nov 02 2023 23:52:00	Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005
15638621	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 03 2023 00:04:03	Merrick Bank/CCHoldings, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001
15638620	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 03 2023 00:03:16	Merrick Bank/CCHoldings, Po Box 9201, Old Bethpage, NY 11804-9001
15638623	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 02 2023 23:52:00	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15638622	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 02 2023 23:52:00	Midland Funding/Midland Credit Mgmt, 320 East Big Beaver, Troy, MI 48083-1271
15638630	+ Email/Text: angela.abreu@northwest.com	Nov 02 2023 23:52:00	Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128
15638632	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 03 2023 00:03:41	Plus Finance, Attn: Bankruptcy, P.O. Box 9203, Old Bethpage, NY 11804-9003
15638631	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 03 2023 00:17:13	Plus Finance, Po Box 9222, Old Bethpage, NY 11804-9222
15638633	+ Email/Text: collections@widgetfinancial.com	Nov 02 2023 23:52:00	Widget Financial, 2154 E Lake Rd, Erie, PA 16511-1140

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LAKEVIEW LOAN SERVICING, LLC.
15638614	*+	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
15638613	*+	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
15638610	*+	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15638611	*+	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15638625	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court, Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005
15638626	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court, Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005
15638627	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court, Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005
15638628	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court, Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005

TOTAL: 1 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 2, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC. bnicholas@kmlawgroup.com
Joseph B. Spero	sperofirm@sperolawoffice.com jspero@ecf.axosfs.com;legalmom18@hotmail.com;kmrougeux@sperolawoffice.com
Kenneth Steidl	on behalf of Debtor Roxanne M. Smith julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

TOTAL: 4